

Fill in this information to identify your case:

Debtor 1 Mary Carol Akers

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF OHIO

Case number 2:12-bk-56453
(If known)

Check if this is:

- ☒ An amended filing
- ☒ A supplement showing post-petition chapter 13 income as of the following date:

2/09/2015

MM / DD / YYYY

Official Form B 6I

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

		Debtor 1	Debtor 2 or non-filing spouse
1. Fill in your employment information.			
If you have more than one job, attach a separate page with information about additional employers.	Employment status*	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input type="checkbox"/> Not employed
Include part-time, seasonal, or self-employed work.	Occupation	<u>Rural Carrier</u>	
Occupation may include student or homemaker, if it applies.	Employer's name	<u>U.S. Postal Service</u>	
	Employer's address	<u>420 W. North St. Ostrander, OH 43061</u>	
	How long employed there?	<u>9 years</u>	

*See Attachment for Additional Employment Information

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>5,337.00</u>	\$ <u>N/A</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>N/A</u>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <u>5,337.00</u>	\$ <u>N/A</u>

Debtor 1 **Mary Carol Akers**

Case number (if known) **2:12-bk-56453**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ 5,337.00	\$ N/A
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 833.00	\$ N/A
5b. Mandatory contributions for retirement plans	5b. \$ 38.00	\$ N/A
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ N/A
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ N/A
5e. Insurance	5e. \$ 348.00	\$ N/A
5f. Domestic support obligations	5f. \$ 0.00	\$ N/A
5g. Union dues	5g. \$ 0.00	\$ N/A
5h. Other deductions. Specify: _____	5h.+ \$ 0.00	+ \$ N/A
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 1,219.00	\$ N/A
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 4,118.00	\$ N/A
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ N/A
8b. Interest and dividends	8b. \$ 0.00	\$ N/A
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 200.00	\$ N/A
8d. Unemployment compensation	8d. \$ 0.00	\$ N/A
8e. Social Security	8e. \$ 0.00	\$ N/A
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ 0.00	\$ N/A
8g. Pension or retirement income	8g. \$ 0.00	\$ N/A
8h. Other monthly income. Specify: _____	8h.+ \$ 0.00	+ \$ N/A
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 200.00	\$ N/A
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 4,318.00 + \$ N/A = \$ 4,318.00	
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> . Specify: _____		
		11. +\$ 0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies		12. \$ 4,318.00 Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?		
<input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes. Explain: <div style="border: 1px solid black; padding: 5px; margin-top: 5px;"> <p>Debtor is entitled to receive child support payments of \$462.59 per month. Payor pays sporadically and unpredictably, therefore an average monthly payment of \$200 is being used.</p> <p>Since the original petition was filed, the Debtor has had a reduction in pay from the United States Postal Service of approximately \$5,000 per year.</p> </div>		

Debtor 1 **Mary Carol Akers**

Case number (if known) **2:12-bk-56453**

Official Form B 6I
Attachment for Additional Employment Information

Debtor	
Occupation	
Name of Employer Leb's Pizza House	
How long employed	
Address of Employer	

Fill in this information to identify your case:

Debtor 1 Mary Carol Akers

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF OHIO

Case number 2:12-bk-56453
(If known)

Check if this is:

- ☒ An amended filing
- ☒ A supplement showing post-petition chapter 13 expenses as of the following date:
2/09/2015
MM / DD / YYYY
- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Granddaughter

2

☐ No
☒ Yes

Daughter

17

☐ No
☒ Yes

Daughter

19

☐ No
☒ Yes

Daughter

22

☐ No
☒ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 0.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 70.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 150.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

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6. Utilities:

6a. Electricity, heat, natural gas	6a. \$	<u>250.00</u>
6b. Water, sewer, garbage collection	6b. \$	<u>45.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	<u>0.00</u>
6d. Other. Specify: <u>Cell phones</u>	6d. \$	<u>200.00</u>
<u>Cable TV</u>	\$	<u>100.00</u>

7. Food and housekeeping supplies

7. \$ 700.00

8. Childcare and children's education costs

8. \$ 33.00

9. Clothing, laundry, and dry cleaning

9. \$ 85.00

10. Personal care products and services

10. \$ 120.00

11. Medical and dental expenses

11. \$ 300.00

12. Transportation. Include gas, maintenance, bus or train fare.

Do not include car payments.

12. \$ 375.00

13. Entertainment, clubs, recreation, newspapers, magazines, and books

13. \$ 0.00

14. Charitable contributions and religious donations

14. \$ 0.00

15. Insurance.

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance 15a. \$ 55.00

15b. Health insurance 15b. \$ 0.00

15c. Vehicle insurance 15c. \$ 150.00

15d. Other insurance. Specify: _____ 15d. \$ 0.00

16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.

Specify: _____

16. \$ 0.00

17. Installment or lease payments:

17a. Car payments for Vehicle 1 17a. \$ 0.00

17b. Car payments for Vehicle 2 17b. \$ 0.00

17c. Other. Specify: _____ 17c. \$ 0.00

17d. Other. Specify: _____ 17d. \$ 0.00

18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).

18. \$ 0.00

19. Other payments you make to support others who do not live with you.

\$ 0.00

Specify: _____

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

20a. Mortgages on other property 20a. \$ 0.00

20b. Real estate taxes 20b. \$ 0.00

20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00

20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00

20e. Homeowner's association or condominium dues 20e. \$ 0.00

21. Other: Specify: _____

21. +\$ 0.00

22. Your monthly expenses. Add lines 4 through 21.

The result is your monthly expenses.

22. \$ 2,633.00

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. \$ 4,318.00

23b. Copy your monthly expenses from line 22 above. 23b. -\$ 2,633.00

23c. Subtract your monthly expenses from your monthly income.

The result is your monthly net income.

23c. \$ 1,685.00

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain:

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION**

In re:

Mary Carol Akers,

Debtor(s).

:
: Case No.: 12-56453
:
: Chapter 13
:
: Judge Caldwell
:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

I declare under penalty of perjury that I have read the foregoing Amended Schedules I, and J and that they are true and correct to the best of my knowledge, information and belief.

Dated: February 9, 2015

/s/ Mary Carol Akers
Mary Carol Akers
Debtor

eCAST Settlement Corporation
POB 29262
New York, NY 10087-9262

Mary Carol Akers
249 N. Main St.
Ostrander, OH 43061

/s/ Sondra O. Bryson
Sondra O. Bryson

**IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION**

In re:

Mary Carol Akers,

Debtor(s).

:
: Case No.: 12-56453
:
: Chapter 13
:
: Judge Caldwell

CERTIFICATE OF SERVICE

I hereby certify that on February 9, 2014 a copy of the foregoing Amended Schedules I, and J was served on the following Registered ECF Participants, electronically through the Court's ECF system at the email address registered with the court:

United States Trustee
Faye D. English, Chapter 13 Trustee
Colin R. Beach
Brian M. Gianangeli
Mary E. Krasovic

and on the following by **Ordinary U.S. Mail** addressed to:

JS & Associates Appraisal Services, LLC
P.O. Box 29637
Columbus, OH 43229-0637

PRA Receivables Management, LLC
POB 41067
NORFOLK, VA 23541

Recovery Management Systems Corporation
25 SE 2nd Avenue, Suite 1120
Miami, FL 33131

Wells Fargo Home Mortgage
MAC X7801-014
3476 Stateview Blvd.
Fort Mill, SC 29715